

RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

Re: NANCY GOYA
210 IVY STREET, 1ST FLOOR
KEARNY, NJ 07032

Atty: RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/13/2023
Chapter 13 Case # 21-16390**

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$44,404.00

RECEIPTS AS OF 01/13/2023

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
08/23/2021	\$655.00	7898135000	09/29/2021	\$655.00	7976708000
10/29/2021	\$655.00	8043604000	11/03/2021	\$88.00	8058809000
11/29/2021	\$743.00	8110433000	12/29/2021	\$743.00	8173389000
01/31/2022	\$743.00	8242839000	02/28/2022	\$743.00	8301258000
03/29/2022	\$743.00	8367902000	04/28/2022	\$743.00	8428638000
05/31/2022	\$743.00	8495923000	06/30/2022	\$743.00	8558429000
07/28/2022	\$743.00	8611781000	08/30/2022	\$743.00	8676178000
09/30/2022	\$743.00	8733578000	10/31/2022	\$743.00	8795704000
11/28/2022	\$743.00	8848541000	12/30/2022	\$743.00	8907896000
Total Receipts: \$12,455.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$12,455.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/13/2023

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK	05/16/2022	\$21.56	890,904	06/20/2022	\$8.95	892,588
	07/18/2022	\$8.95	894,320	08/15/2022	\$8.95	895,883
	09/19/2022	\$8.94	897,486	10/17/2022	\$8.95	899,159
	11/14/2022	\$8.95	900,736	12/12/2022	\$8.76	902,291
	01/09/2023	\$8.77	903,778			
BANK OF AMERICA	05/16/2022	\$100.40	890,932	05/16/2022	\$134.79	890,932
	06/20/2022	\$55.94	892,618	06/20/2022	\$41.67	892,618
	07/18/2022	\$55.94	894,348	07/18/2022	\$41.67	894,348
	08/15/2022	\$55.94	895,916	08/15/2022	\$41.67	895,916
	09/19/2022	\$55.93	897,514	09/19/2022	\$41.66	897,514
	10/17/2022	\$55.93	899,189	10/17/2022	\$41.67	899,189
	11/14/2022	\$55.94	900,765	11/14/2022	\$41.67	900,765
	12/12/2022	\$54.78	902,317	12/12/2022	\$40.80	902,317

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	01/09/2023	\$54.77	903,807		01/09/2023	\$40.81	903,807
CITIBANK NA	05/16/2022	\$212.29	890,662		06/20/2022	\$88.10	892,328
	07/18/2022	\$88.10	894,077		08/15/2022	\$88.10	895,642
	09/19/2022	\$88.13	897,223		10/17/2022	\$88.10	898,904
	11/14/2022	\$88.10	900,469		12/12/2022	\$86.28	902,041
	01/09/2023	\$86.27	903,534				
CITIZENS BANK NA	05/16/2022	\$121.86	890,656		06/20/2022	\$50.57	892,322
	07/18/2022	\$50.57	894,071		08/15/2022	\$50.57	895,637
	09/19/2022	\$50.56	897,217		10/17/2022	\$50.57	898,900
	11/14/2022	\$50.57	900,464		12/12/2022	\$49.52	902,035
	01/09/2023	\$49.53	903,528				
DEPARTMENT STORES NATIONAL BANK	05/16/2022	\$20.19	891,071		06/20/2022	\$8.38	892,767
	07/18/2022	\$8.39	894,478		08/15/2022	\$8.38	896,055
	09/19/2022	\$8.39	897,662		10/17/2022	\$8.38	899,320
	11/14/2022	\$8.38	900,900		12/12/2022	\$8.22	902,445
	01/09/2023	\$8.21	903,934				
DISCOVER BANK DISCOVER PRODUCTS INC.	05/16/2022	\$76.60	891,081		06/20/2022	\$31.79	892,777
	07/18/2022	\$31.79	894,489		08/15/2022	\$31.79	896,064
	09/19/2022	\$31.81	897,672		10/17/2022	\$31.79	899,329
	11/14/2022	\$31.79	900,909		12/12/2022	\$31.13	902,453
	01/09/2023	\$31.14	903,941				
JPMORGAN CHASE BANK NA	05/16/2022	\$124.82	890,695		05/16/2022	\$314.82	890,695
	06/20/2022	\$130.65	892,366		06/20/2022	\$51.80	892,366
	07/18/2022	\$130.65	894,111		07/18/2022	\$51.80	894,111
	08/15/2022	\$130.65	895,676		08/15/2022	\$51.80	895,676
	09/19/2022	\$130.67	897,261		09/19/2022	\$51.79	897,261
	10/17/2022	\$130.65	898,937		10/17/2022	\$51.80	898,937
	11/14/2022	\$130.65	900,501		11/14/2022	\$51.80	900,501
	12/12/2022	\$127.94	902,076		12/12/2022	\$50.72	902,076
	01/09/2023	\$127.95	903,565		01/09/2023	\$50.73	903,565
LVNV FUNDING LLC	05/16/2022	\$142.01	891,284		06/20/2022	\$58.94	892,985
	07/18/2022	\$58.94	894,664		08/15/2022	\$58.94	896,252
	09/19/2022	\$58.93	897,863		10/17/2022	\$58.93	899,514
	11/14/2022	\$58.94	901,082		12/12/2022	\$57.71	902,629
	01/09/2023	\$57.72	904,128				
PRA RECEIVABLES MANAGEMENT LLC	05/16/2022	\$30.01	8,002,843		05/16/2022	\$47.88	8,002,843
	05/16/2022	\$166.50	8,002,843		06/20/2022	\$12.46	8,002,892
	06/20/2022	\$69.10	8,002,892		06/20/2022	\$19.87	8,002,892
	07/18/2022	\$19.87	8,002,950		07/18/2022	\$69.10	8,002,950
	07/18/2022	\$12.46	8,002,950		08/15/2022	\$69.10	8,002,997
	08/15/2022	\$12.46	8,002,997		08/15/2022	\$19.87	8,002,997
	09/19/2022	\$12.43	8,003,048		09/19/2022	\$19.89	8,003,048
	09/19/2022	\$69.11	8,003,048		10/17/2022	\$12.48	8,003,103
	10/17/2022	\$19.87	8,003,103		10/17/2022	\$69.10	8,003,103
	11/14/2022	\$69.10	8,003,148		11/14/2022	\$12.46	8,003,148
	11/14/2022	\$19.87	8,003,148		12/12/2022	\$12.20	8,003,201
	12/12/2022	\$19.46	8,003,201		12/12/2022	\$67.67	8,003,201
	01/09/2023	\$12.18	8,003,257		01/09/2023	\$67.66	8,003,257
	01/09/2023	\$19.47	8,003,257				

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
US BANK NATIONAL ASSOCIATION	05/16/2022	\$154.00	890,568	06/20/2022	\$63.91	892,230
	07/18/2022	\$63.91	893,979	08/15/2022	\$63.91	895,548
	09/19/2022	\$63.90	897,123	10/17/2022	\$63.91	898,804
	11/14/2022	\$63.91	900,380	12/12/2022	\$62.58	901,956
	01/09/2023	\$62.59	903,447			
WELLS FARGO BANK NA	05/16/2022	\$59.94	891,934	06/20/2022	\$24.88	893,698
	07/18/2022	\$24.87	895,316	08/15/2022	\$24.88	896,861
	09/19/2022	\$24.87	898,550	10/05/2022	(\$24.88)	893,698
	10/05/2022	\$24.88	898,659	10/17/2022	\$24.87	900,146
	11/14/2022	\$24.88	901,721	12/12/2022	\$24.36	903,239
	01/09/2023	\$24.36	904,733			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			568.85	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,750.00	100.00%	3,750.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	1,765.33	*	92.78	
0002	AMEX/BANKRUPTCY	UNSECURED	0.00	*	0.00	
0003	BANK OF AMERICA	UNSECURED	11,035.20	*	579.96	
0004	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	13,632.06	*	716.44	
0005	CITIBANK NA	UNSECURED	17,381.18	*	913.47	
0006	JPMORGAN CHASE BANK NA	UNSECURED	25,775.30	*	1,354.63	
0007	CITIBANK	UNSECURED	0.00	*	0.00	
0008	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	3,920.57	*	206.05	
0009	CITIZENS BANK NA	UNSECURED	9,976.47	*	524.32	
0010	COMENITY BANK/VICTORIA SECRET	UNSECURED	0.00	*	0.00	
0011	COMENITY/MPRC	UNSECURED	0.00	*	0.00	
0012	DEPARTMENT STORES NATIONAL BANK	UNSECURED	1,653.84	*	86.92	
0013	DISCOVER BANK DISCOVER PRODUCTS	UNSECURED	6,271.97	*	329.63	
0014	KOHL'S/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0015	ROCKET MORTGAGE, LLC FKA QUICKEN	MORTGAGE ARRI	0.00	100.00%	0.00	
0016	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0017	LVNV FUNDING LLC	UNSECURED	11,626.98	*	611.06	
0018	SYNCHRONY BANK/JCPENNEY	UNSECURED	0.00	*	0.00	
0019	SYNCHRONY BANK/PC RICHARD	UNSECURED	0.00	*	0.00	
0020	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	2,457.22	*	129.14	
0022	US BANK NATIONAL ASSOCIATION	UNSECURED	12,608.05	*	662.62	
0023	WELLS FARGO BANK NA	UNSECURED	4,907.44	*	257.91	
0024	WELLS FARGO/BOB'S DISCOUNT FURNIT	UNSECURED	0.00	*	0.00	
0026	BANK OF AMERICA	UNSECURED	8,220.24	*	432.02	
0027	CAPITAL ONE	UNSECURED	0.00	*	0.00	
0028	JPMORGAN CHASE BANK NA	UNSECURED	10,218.87	*	537.06	
0029	CITIBANK	UNSECURED	0.00	*	0.00	
0030	CITIBANK	UNSECURED	0.00	*	0.00	
0031	CITIBANK/BEST BUY	UNSECURED	0.00	*	0.00	
0032	DISCOVER FINANCIAL	UNSECURED	0.00	*	0.00	
0033	SYNCHRONY BANK/TJX	UNSECURED	0.00	*	0.00	

Total Paid: \$11,752.86

See Summary

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SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 15, 2023.

Receipts: \$12,455.00 - Paid to Claims: \$7,434.01 - Admin Costs Paid: \$4,318.85 = Funds on Hand: \$702.14

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.